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Attorney Docket No.: 018684-001510US

PATENT

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By:

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Theodore W. Watler, et al.

Application No.: 09/915,203

Filed: July 23, 2001

For: MULTIPLE VIRTUAL WALLETS
I WIRELESS DEVICES

Examiner:

Art Unit: 2681

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

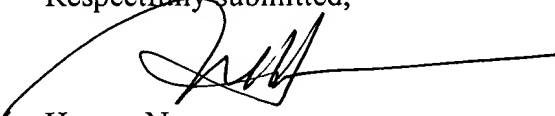
The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'Horace Ng', written over a horizontal line.

Horace Ng
Reg. No. 39,315

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